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INTERNET broke the paradigm of traditional banking forever. Now everyone can manage finances online.

Join **PARITATE BANK**
-innovative full service European bank.



Bank on-line from the privacy of your own home/office. Take an advantage from Paritate Online banking system.

A major **CREDIT card**. No prior credit history requirement. For details click here.

Bank Accounts with flexible Internet access, secure remote banking tools, multi-currency capability and fast on-line application, processing and management.

Maestro Card - lets you access bank accounts any time any place around the world. Apply on-line.

Sign up for a free personalized e-mail with an option of an online IBQ bank account. Click here for details.

For more detailed information about Paritate Bank, about our strategy, our products and services, please click here.

E-business owners: Our Referral Banner Advertising Program allows you to offer a valuable financial service for your clientele. Apply today.

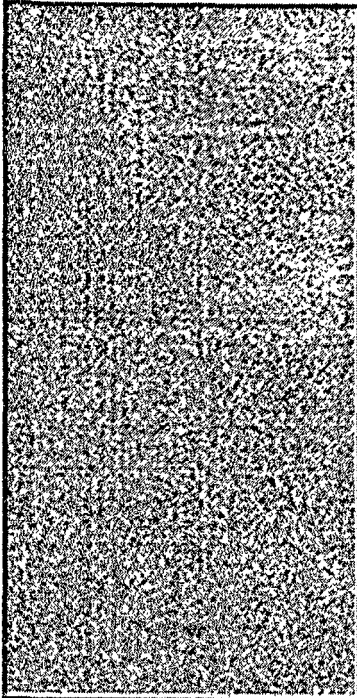


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is in the same spirit that the Bank moves forward. Distinctive style of service and strong commitment to clients around the world truly set it apart.

Paritate Bank is licensed under Latvian law. Your account at the Bank and all transactions in that account are subject to, and governed by, Latvian law.

Paritate Bank is not licensed to engage in, and does not engage in any banking activities in any country or jurisdiction other than Latvia. All transactions in your account at the Bank are processed and credited to your account in Latvia. Deposits in your account at Paritate Bank are not insured by any regulator or deposit insurance program outside of Latvia. Your deposits at the Bank are not insured by the Federal Deposit Insurance Corporation (the "FDIC") of the United States.

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Your private MasterCard



Internet is rather secure now but why take a chance? With this credit card you can limit your risks while shopping over the Internet. No prior credit history is required.

Credit card for the Internet means that we are on your side and we will always come to the rescue. And further, we will protect your privacy and keep your matters confidential. Cardholders can contact Paritate Bank at cards@paritate.lv and send a message in English, German, Russian or French.

Here are the advantages:

- What if someone "borrows" your credit card number while you are purchasing over the Internet? No problem. Contact the bank right away and we will not let you down.
- Or, suppose you buy something from an Internet merchant who turns out not to be a merchant at all? No worry. You are protected with a major credit card now. Although we would ask you to use the same precautions on the Internet that you usually apply in the real world, and never give out your credit card number to questionable World Wide Web sites.
- We fundamentally respect privacy rights of cardholders. With our credit cards you can shop anywhere on the Internet without restrictions to purchase from approved secure sites. That is right, go out there and have some fun, your business is confidential. We can not support gambling over the Internet.
- Technology moves forward at a rapid pace. Bad guys get smarter, and so do the security systems. You are always better protected against security breaches and fraud when you shop with MasterCard. You can open an account today.

How to Order MasterCard

Fill out and submit our secure online application form. If your browser does not support this form you can access an alternative application form by clicking [here](#). Information for persons resident outside of Latvia.

Customer Service officer will contact you via e-mail to confirm your new account order as well as to advise, if necessary, on further account opening procedures.

Please be prepared to forward notarized* copy of your passport or any other valid identification document to the address below.

* Notarized copy should satisfy the following requirements:

- A. Include personal stamp of a notary public (Justice of Peace for some countries);
- B. Date of notarization;

- C. Actual signature of a notary public;
- D. License number of the notary public and duration of validity of the license;
- E. A stamp should include the following: either "Notary Public" or "Justice of Peace";
- F. Note of the notary public should include the following expression: "This is a true and correct copy of the original".
- G. Notary contact information. (Phone/Fax , address, etc.)

PARITATE Bank
4, Terbatas Street
Riga LV-1134
Latvia

Opening fee in the amount of USD 185 should be paid at this time. It covers first year service fee together with shipping & handling. We also ask you to make a minimum prepayment for USD 350. The full amount of the prepayment would become available to you as soon as the card account number is activated. Payment can be made by wire transfer, check/money order or VISA/MasterCard credit card. Please do not use any other methods of paying the opening fees.

Upon receipt of your application form, opening fee and prepayment deposit we will send you a MasterCard account agreement for your signature. Your new account number will be fully activated as soon as your signed agreement and copies of two separate positive identification documents are received in good order by Paritate Bank. Remember that you have only 90 days from the date of account reservation to put all papers together and forward them over to the bank. Otherwise the account number will be considered abandoned and you will have to start all over again from the very beginning.

You can go shopping on the Internet as soon as your card is activated. That is right, you have now valid MasterCard account number, expiration date and the cardholder's name. Plastic card itself will remain in the custody of the bank and will be released only against a refundable security deposit. Your credit line is limited only by the amount of your prepayment. It works very much similar to regular debit cards.

After you make a security deposit with Paritate Bank, your actual plastic MasterCard Standard would be sent over to your mailing address. Security deposit will remain in the bank for the full duration of your membership and it will be refunded upon cancellation of your MasterCard account in good standing. You will be able to earn annual interest income on the full amount of the security deposit. For MasterCard Standard security deposit is three thousand American dollars.

Try our card first and see if you like it. Satisfaction guaranteed, [click here](#).

Qualified individuals can order MasterCard Gold with mandatory ten thousand dollars security deposit. Account opening procedure is similar to the above process for MasterCard Standard with one minor exception: cardholder has to make a security deposit first before an account number can be activated.

Our customer service representatives are standing-by to answer questions via form or e-mail.

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Request a Card



Bank Account Access Card

"Paritate Maestro Card" is an indispensable banking tool. It is a highly competitive instrument, which enables members to get cash around the clock at over 430,000 Cirrus locations worldwide. Maestro card works like a regular credit card and can be used for making payments at over 2.8 million locations throughout the world. It is called "Account Access Card" because it gives you an option to access the funds otherwise available at your regular bank accounts that you can open with Paritate. Information for persons resident outside of Latvia.

[Personal Card](#)
[Corporate Card](#)

Paritate card is easy to use. You do not have to worry if your card get lost or stolen. Your money will be safe with the bank. Remember that transactions may not be authorized without your secret Personal Identification Number (PIN code). There is no security deposit requirement.

Play it safe, order your personal Maestro Card today. Rush delivery is available.

All cards are issued by Paritate Bank in Latvia. All card transactions and card accounts are subject to, and governed by, Latvian law and your card agreement with the Bank. Paritate bank is licensed under Latvia law.

How to Order a Personal Maestro Card

Fill out and submit our secure online application form. If your browser does not support this form you can access an alternative application form by clicking [here](#).

Customer Service officer will contact you via e-mail to confirm your new account order as well as to advise, if necessary, on further account opening procedures.

Please be prepared to forward notarized* copy of your passport or any other valid identification document to the address below.

* Notarized copy should satisfy the following requirements:

- A. Include personal stamp of a notary public (Justice of Peace for some countries);
- B. Date of notarization;
- C. Actual signature of a notary public;
- D. License number of the notary public and duration of validity of the license;
- E. A stamp should include the following: either "Notary Public" or "Justice of Peace";
- F. Note of the notary public should include the following expression: "This is a true and correct copy of the original".

G. Notary contact information. (Phone/Fax , address, etc.)

PARITATE Bank
4, Terbatas Street
Riga LV-1134
Latvia

Opening fee in the amount of USD 85 should be paid at this time. It covers first year service fee and shipping & handling. Payment can be made by wire transfer, check/money order or VISA/MasterCard credit card. Please do not use any other methods of paying the opening fees.

After you submit an online application form and get a tracking number it is required to send over to the bank via facsimile: your valid passport or driver license. Please remember to include your above tracking number. Our dedicated fax line number is: +(371) 704-1316.

Upon receipt of the submitted application form and a fee payment Paritate Bank will send you Maestro card and account agreements for your signature. Your new card account will be fully activated as soon as signed agreement and notarized copy of Your passport or any other valid identification document are received in good order by the Bank.

But remember that you have only 90 days from the date of account reservation to put all papers together and forward them over to the bank. Otherwise the account number will be considered abandoned and you will have to start all over again from the very beginning.

Your new Card is an indispensable banking tool. It is a highly competitive instrument which among other things enables you to access Paritate accounts round the clock at over 430,000 Cirrus locations worldwide. Cash Machine/ATM withdrawal fee is 1.5% of the amount being withdrawn. The withdrawal fee minimum is USD 3 payable at the time of the transaction. Purchase fee is 0.5% of the amount of the transaction.

Now you are ready to Order Personal Card.

Our customer service representatives are standing-by in order to answer any questions you might have via form or e-mail.

How to Order Corporate Maestro Card

Fill out and submit our secure online application form. If your browser does not support this form you can access an alternative application form by clicking here.

Customer Service officer will contact you via e-mail to confirm your new account order as well as to advise, if necessary, on further account opening procedures.

Be prepared to mail the following items to the Bank address provided below:

- Notarized copy of your certificate of incorporation.
- Notarized copy of your documents of incorporation e.g.: Articles of Incorporation, Charter, Shareholders Agreement, Minutes of the Board, Articles of Association or other incorporation documents required by law.
- Standard notarized General Power of Attorney giving an authorization to your personal corporate account officer to set up an account and to work with it on your behalf.
- Copy of cardholder's passport or driver license.

Not incorporated private businesses (for example, sole

proprietorships) will be asked to submit a notarized copy of Registration Certificate or its equivalent and a notarized copy of the owner's passport.

We invite you to mail the above paperwork to our address in Latvia:

PARITATE Bank
4, Terbatas Street
Riga LV-1134
Latvia

Opening fee in the amount of USD 85 should be paid at this time. It covers first year service fee and shipping & handling. Payment can be made by wire transfer, check/money order or VISA/MasterCard credit card. Please do not use any other methods of paying the opening fees.

After you submit an online application form and get a tracking number it is required to send over to the bank via facsimile: your valid passport or driver license. Please remember to include your above tracking number. Our dedicated fax line number is: +(371) 704-1316.

Upon receipt of the submitted application form and a fee payment Paritate Bank will send you Maestro card and account agreements for your signature. Your new card account will be fully activated as soon as these items are received in good order by the Bank.

But remember that you have only 90 days from the date of account reservation to put all papers together and forward them over to the bank. Otherwise the account number will be considered abandoned and you will have to start all over again from the very beginning.

Your new Corporate Card is an indispensable banking tool. It is a highly competitive instrument which among other things enables you to access Paritate accounts round the clock at over 430,000 Cirrus locations worldwide. Cash Machine/ATM withdrawal fee is 1.5% of the amount being withdrawn, minimum USD 3 payable at the time of the transaction. Purchase fee is 0.5% of the amount of the transaction.

Now you are ready to Order Corporate Card.

Our customer service representatives are standing-by in order to answer any questions you might have via form or e-mail.

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Banking Accounts



You can open Banking Account with PARITATE. The process can be handled over the Internet. There is no need to visit a local branch or an office. Open an account and start banking when you need it, from wherever you are.

- [Personal Account](#)
- [Corporate Account](#)

Here are some account features

- secure remote banking tools;
- personalized service;
- free account maintenance;
- multi-currency capability;
- no minimum balance requirement;
- high-yield deposits;
- one stop banking and investing.

How to open Personal Account

Fill out and submit our secure online application form. If your browser does not support this form you can access an alternative application form by clicking [here](#).

Customer Service officer will contact you via e-mail to confirm your new account order as well as to advise, if necessary, on further account opening procedures.

Be prepared to mail a notarized copy of your positive identification document containing your photo image. Usually we require copies of a passport or a valid driver license.

Our mailing address is:

PARITATE Bank
4, Terbatas Street
Riga LV-1134
Latvia

Account opening fee should be paid at this time. Payment can be made by wire transfer, check/money order or VISA/MasterCard. Please do not use any other methods of paying the opening fees.

Upon receipt of your application form and an opening fee we will send you a Personal Account agreement for your signature; as well as a signature card that should be signed and duly notarized in accordance with your local legal requirements. Remote banking tool will be enclosed at this time.

Your new account will be fully activated as soon as Paritate Bank receives these items in good order in Latvia. Remember that you have only 90 days from the date of account reservation to put all papers together and forward them over to the bank. Otherwise the

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account order will be considered abandoned and you will have to start all over again from the very beginning.

Now You are ready to Order Personal Account.

Our customer service representatives are standing-by to answer questions via form or e-mail.

Please allow us at least 24 hours for processing. All the correspondence will be handled in a confidential manner.

Information for persons resident outside of Latvia.

How to open Corporate Account

Fill out and submit our secure online application form. If your browser does not support this form you can access an alternative application form by clicking here.

Customer Service officer will contact you via e-mail to confirm your new account order as well as to advise, if necessary, on further account opening procedures.

Be prepared to mail the following items:

- Notarized copy of your Certificate of Incorporation;
- Notarized copies of your documents of incorporation e.g. Articles of Incorporation, Charter, Shareholders Agreement, Minutes of the Board, Articles of Association and/or other documents of incorporation required by local law.
- Notarized Power of Attorney giving an authorization to your account officer to open and to manage an account on your behalf. And, notarized copies of passports for all authorized account officers.

Private businesses that are not incorporated (such as sole proprietorships) should submit a notarized copy of Registration Certificate or its equivalent and a notarized copy of owner's passport.

Our mailing address is:

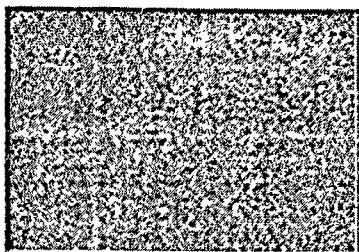
PARITATE Bank
4, Terbatas Street
Riga LV-1134
Latvia

Opening fee should be paid at this time. Payment can be made by wire transfer, check/money order or VISA/MasterCard. Please do not use any other methods of paying the opening fees.

Upon receipt of the above documentation we will send you a Corporate Account agreement for your signature; as well as signature cards that should be signed and duly notarized in accordance with your local legal requirements. Remote banking tool will be enclosed at this time.

Your new account will be fully activated as soon as Paritate Bank receives these items in good order in Latvia. Remember that you have only 90 days from the date of account reservation to put all papers together and forward them over to the bank. Otherwise the account order will be considered abandoned and you will have to start all over again from the very beginning.

Now You are ready to Order Corporate Account.



Our customer service representatives are standing-by to answer questions via form or e-mail.

Please allow us at least 24 hours for processing. All the correspondence will be handled in a confidential manner.

Information for persons resident outside of Latvia.

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Paritate Bank

REGISTER today!

It is easy to Transfer MONEY through E-MAILS:

Step 1: Register here for a free e-mail address with secure mailbox.

Step 2: Subscribe for money transfer service - @IBQ.com - and start sending cash over the Internet. See Demo below.

Refer to our top 10 reasons for IBQ.COM

DEMONSTRATION of "E-mail transfer" of funds:

Date:	Time:	
From:		
SEND to email:		
COPY to email:		
Subject:		
File Attachment:		
AMOUNT of transfer:		

- To make a transfer: fill out "AMOUNT of transfer" and "METHOD of transfer".
- To send an e-mail: leave out "AMOUNT" & "METHOD". Write the text of your message in the field below.

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Send now

EMAIL-based transfer of funds over the Internet.

"IBQ" – one global bank account:

1. **SIMPLE:** easy to apply and to operate – over the Internet.
2. **CAPABLE:** send cash to anyone in a matter of seconds.
3. **RELIABLE:** a system of advanced controls, checks and balances.
4. **COMFORTABLE:** ability to bank from any Internet terminal throughout the world.
5. **PRESTIGIOUS:** most revolutionary Internet banking service ever.
6. **SAFE:** ability to monitor actual transfer of funds over the Internet.
7. **CONFIDENTIAL:** ability to forward funds to just an e-mail address.
8. **SECURE:** reliable Internet banking service.
9. **AVAILABLE:** you can use networks of any Internet Service Provider (ISP).
10. **VERSATILE:** choose how you prefer to collect the money transfer.

Agreement

Registration for a free e-mail address .

Please read carefully the User Agreement below. It includes disclaimers of liability and other matters of interest to users. By pressing the "I Agree" button, you agree to the terms and conditions of the User Agreement. By pressing "I Disagree," you will be returned to the IBQ home page.

Note: You must scroll down and click the "I Agree" button at the bottom of this agreement to continue.

A. What this Agreement Covers

This Agreement between you and IBQ.com governs the use of this communication service. Access may be provided through a private network connection or through the World Wide Web. Accounts and services provided by IBQ.com or any Other IBQ Affiliate that you access through this service may be governed by separate agreements with you.

B. Accepting the Agreement

You understand that by using this service you have agreed to the terms and conditions of this Agreement. You agree to use the service solely as provided in this Agreement.

C. Maintaining Your Accounts

You agree to properly maintain any accounts you have with IBQ.com or any Other IBQ Affiliate, to comply with the rules governing these accounts, and to pay any fees associated with the use or maintenance of these accounts, including commissions you may incur in connection with money transfer transactions.

D. Use of information and materials

The information and materials contained in these pages - and the terms, conditions, and descriptions that appear - are subject to change. Your eligibility for particular products and services is subject to final IBQ.COM determination and acceptance.

E. Member conduct

As a condition of your use of the Service, you warrant to IBQ that you will not use the Service for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You agree to abide by all applicable local, state, national and international laws and regulations and are solely responsible for all acts or omissions that occur under your account or password, including the content of your transmissions through the Service. By way of example, and not as a limitation, you agree not to:

- Interfere with or disrupt networks connected to the Service or violate the regulations, policies or procedures of such networks.
- Attempt to gain unauthorized access to the Service, other accounts, computer systems or networks connected to the Service, through

password mining or any other means.

- Violate any applicable laws or regulations including, without limitation, laws regarding the transmission of technical data or software exported from the United States through the service.
- Publish, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful material or information.
- Harvest or otherwise collect information about others, including e-mail addresses, without their consent.
- Use the Service in connection with pyramid schemes, chain letters or any duplicative or unsolicited messages.
- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Transmit or upload any material that contains software or other material protected by intellectual property laws, rights of privacy or publicity or any other applicable law unless you own or control the rights thereto or have received all necessary consents.
- Interfere with another member's use and enjoyment of the Service or another individual's or entity's use and enjoyment of similar services.
- Create a false identity for the purpose of misleading others as to the identity of the sender or the origin of a message.
- Use, download or otherwise copy, or provide (whether or not for a fee) to a person or entity that is not a Service member any directory of the Service members or other user or usage information or any portion thereof other than in the context of your use of the Service.
- Transmit or upload any material that contains viruses, trojan horses, worms, time bombs, cancelbots, or any other harmful or deleterious programs.

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F. No SPAM; Damages

IBQ.COM will immediately terminate any account that it believes, in its sole discretion, is transmitting or is otherwise connected with any spam or other unsolicited bulk e-mail. In addition, because damages are often difficult to quantify, if actual damages cannot be reasonably calculated then you agree to pay IBQ liquidated damages of USD 3.5 for each piece of spam or unsolicited bulk e-mail transmitted from or otherwise connected with your account, otherwise you agree to pay IBQ's actual damages, to the extent such actual damages can be reasonably calculated.

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In no event will IBQ.COM be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or use thereof or inability to use by any party, or in connection with any failure or performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if IBQ.COM, or representatives thereof, are advised of the possibility of such damages, losses or expenses. Hyperlinks to other Internet resources are at your own risk; the content, accuracy, opinions expressed, and other links provided by these resources are not investigated, verified, monitored, or endorsed by IBQ.COM.

I. Message storage and other limitations

The amount of e-mail storage space per member is currently limited to 5MB. You agree that IBQ.COM is not responsible or liable for the deletion or failure to store messages or other information (for non-secure e-mails only).

J. Termination

IBQ.COM may terminate your access to any part or all of the Service and any related service(s) at any time, with or without cause, with or without notice, effective immediately, for any reason whatsoever (for non-secure e-mails only). IBQ.COM may also terminate your account for inactivity, which is defined as failing to log into the Service for an extended period of time, as determined by IBQ.COM. The amount of time that IBQ.COM currently views as an "extended" period of time is a first log-on to e-mail 30 days or later after registration and after an initial e-mail log-on, 120 days since your last e-mail log-on. Upon termination of the Service, your right to use the Service immediately ceases (for non-secure e-mails only). If you wish to terminate your account, your only recourse is to discontinue the use of the Service. IBQ.COM shall have no obligation to maintain any content in your account or to forward any unread or unsent messages to you or any third party.

K. Submissions

All information submitted to IBQ.COM via this site shall be deemed and remain the property of IBQ.COM and IBQ.COM shall be free to use, for any purpose, any ideas, concepts, know-how or techniques contained in information a visitor to this site provides IBQ.COM through this site, except as agreed by the IBQ entity having the direct customer relationship or as otherwise specifically agreed or required by law.

L. Member account, password, and security

To open an account, you must complete the registration process by providing us with current, complete and accurate information as prompted by the Registration Form. You then will choose a password and an account name. You are entirely responsible for maintaining the confidentiality of your password and account. Furthermore, you are entirely responsible for any and all activities that occur under your account. You agree to notify IBQ.COM immediately of any unauthorized use of your account or any other breach of security.

M. E-mail safety

- Change your password often. The quick act of changing your password can ensure your e-mail remains private. In addition, passwords that use

both letters and numbers are harder to break.

- Don't share your password. Most e-mail administrators will not ask for your password. Do not be duped by malicious e-mails asking you for your password. This is a well known, although not-too-common trick designed to fool you into sharing your password. As a rule, never share it with anyone.
- Never open attachments from unknown sources. They may contain what are known as "letterbombs" or "viruses," which can damage your PC.
- Always remember to sign out when you are done. It's quick, easy and may save your account from unwanted trespassers. If you are using a public terminal, at an internet cafe for example, it is advised that you close the browser you were using when you are ready to end your Internet session.
- Don't reply to unsolicited messages ("spam") mail, or other harassing or offensive mail. By responding, you only confirm that you are a person with an active e-mail address who can be plagued with constant unwanted e-mail solicitations. Make sure that you are using the most up-to-date Internet software (e.g. browsers such as Microsoft Internet Explorer or Netscape Navigator). More recent versions often offer enhanced security protection.
- Use common sense when you're on the Internet and maintain a healthy dose of skepticism. Use caution when revealing personal information, such as your physical address, to anyone you meet in cyberspace; even if they claim to be someone of authority.

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☐ I Agree

☐ I Disagree



Money transfer tracking/redirection center (DEMO)

Please fill out the fields below and click on the correct button at the bottom of the screen

You are getting a transfer from (see your e-mail for the nickname of the sender; and a reference number)

Nickname:

Reference #:

Password is provided by the sender: (over alternative channels, like a regular phone)

Not required for 'View Transaction' option!

Password:

Tell me what you want to do:

Invitation to the System

Enter e-mail(s) of person(s) you'd like to invite to the system...

Email 1:

Email 2:

Email 3:

Email 4:

Email 5:

Your e-mail address...

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browser you were using when you are ready to end your Internet session.

- Don't reply to unsolicited messages ("spam") mail, or other harassing or offensive mail. By responding, you only confirm that you are a person with an active e-mail address who can be plagued with constant unwanted e-mail solicitations. Make sure that you are using the most up-to-date Internet software (e.g. browsers such as Microsoft Internet Explorer or Netscape Navigator). More recent versions often offer enhanced security protection.

- Use common sense when you're on the Internet and maintain a healthy dose of skepticism. Use caution when revealing personal information, such as your physical address, to anyone you meet in cyberspace; even if they claim to be someone of authority.

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Paritate Online Banking System



This is one of the most secure and convenient banking services on the Internet. You can choose banking hours from the comfort of your home/office - even from abroad - and all you need is a Paritate Account and a personal computer with Internet access.

To use Paritate Online banking system you'll need a Netscape Communicator 4.0 or above, or Microsoft Internet Explorer browser 4.01 or above. These browsers will enable you to step up to the strongest level of security - 128-bit encryption - when connecting to Paritate Online banking system.

Here is what you can do with Paritate Online banking system:

- Establish secure communication with the bank.
- Check the most recent and historic account(s) activity report.
- Verify the balance on your account(s).
- Request a wire transfer (checking accounts only).
- Convert (exchange) one currency into another (checking accounts only).
- Make a payment with an electronic check (checking accounts only).
- Send secure messages to the bank.

For demonstration version of our Online Banking System [click here](#). Please use the following:

Login Name :	Demo Client
Password :	democlient
Sign password :	democlient

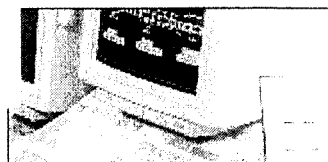
Take a walk through Paritate Online banking system with [answers](#) to common questions and explanations to [security](#) features.

To register for your unique Login Name and Passwords, please [contact us](#). Your Login Name helps us to identify you as the unique customer. Together with your Passwords, they act as security shield that prevents other people from using your account.

Existing Paritate's Customers can acquire Paritate Online access by downloading order [form](#).

Paritate Online [setup fee](#) is USD 50.

Client Bank Software



Our latest version of Client Bank encrypted communication software for Windows 95/98/NT lets you access banking accounts over the Internet or phone lines. We make it easy for you to communicate with the bank from any place any time and best of all it is safe and secure. Your banking communication is thoroughly encrypted and

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supplied with a unique electronic signature to reassure confidentiality.

Here is what you can do:

- Send money transfer orders to the bank and receive confirmation of executions.
- Receive regular account reports, messages and other important communication from the bank. At your request, account activity reports can be prepared for a certain range of dates on a regular basis.
- It is a two way street. You also can prepare and forward to the bank confidential messages and information requests. Should the need arise, it is possible to send to the bank whole files.
- You can work with separate accounts from the same software package location.
- You can communicate with the bank from anywhere in the world and all you need is a PC and a phone line. Check the User Manual for regional setting instructions.

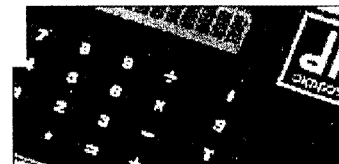
As we said, you can access Paritate banking accounts any time now. You can use your current Internet Service Provider or you can call the bank directly over a modem connection. Account activity statements are being prepared automatically on an hourly basis, from 11 a.m. through 11 p.m. local time (GMT + 02:00, CET + 01:00, EST +07:00).

System requirements

- IBM / PC compatibility
- At least 8MB of RAM
- 30 MB of hard disk free space
- 3.5" floppy disk drive for 1.44 MB diskettes
- Windows 95/98/NT operating system
- Modem or access to the Internet

Software account activation fee is \$50. Shipping and handling is not included.

Digipass V5



With this digital signature generation device you can access your accounts and check your account activity over the phone or fax. It looks like a regular flat pocket calculator with some extra functional keys and it is easy to use.

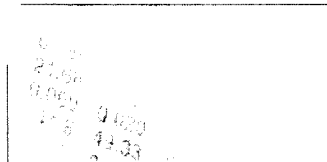
Here is what you can do with Digipass V5:

- Acquire activity information on your accounts over the phone in identification mode.
- Sign your payment orders and send them over to the bank by fax, telex or Internet in signature mode.

Digipass will generate a unique security code. Add this code to a payment document and the bank will be able to verify that the document is an authentic one. You have to tell this code to the bank officer while requesting account activity information over the phone. The bank officer also will be able to verify the code in order to confirm your identity.

Digipass is PIN code protected and would erase its memory if the code has been improperly entered three times in a row. The cost is \$ 60.

Code Tables



Code tables contain codes that help to verify your identity and confirm authenticity of your orders.

Here is what you can do with Code Tables:

- Acquire activity information on your accounts over the phone.
- Sign your payment orders and send them over to the bank by fax, telex or Internet.

Code Tables will generate a unique security code. Add this code to a payment document and the bank will be able to verify that the document is an authentic one. You have to tell this code to the bank officer while requesting account activity information over the phone. Bank officer also will be able to verify the code in order to confirm your identity.

Code tables must be kept in a safe and secure place. The cost is \$ 65.

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Banking Services

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operations (transactions)

banking fees

FEES AND EXPENSES

Processing Fee For Account
Opening:

For companies

- in the presence of client
in the Bank's office - USD 20
- other cases - USD 100

For individuals

- in the presence of client
in the Bank's office - USD 10
- other cases - USD 100

Processing Fee For Merchant
Account Opening - USD 100Processing Fee For Coded
Account Opening - USD 300Processing Fee For Subaccount
Opening:

- in the presence of client
in the Bank's office - free
- other cases - USD 75

Change of Account Name - USD 150

Account Servicing:

- for individuals - free
- for companies - free

Account operation devices:

- "Paritate Online" banking system - see Price list
- connection to Client Bank system - LVL 30.00 (USD 50)
- DIGIPASS - USD 60
- Code Tables - USD 65

Account Statements:

- Regular statements - free
- Account history – account balance or search of document 1 to 6 months old - LVL 6.00 (USD 10)
- Older than 6 months - LVL 9.00 (USD 15)

- Drawing-up of the payment document - LVL 0.60 (USD 1)

- Closure of account - LVL 12.00 (USD 20)

CASH OPERATIONS**Cash collection:**

- LVL, USD, DEM - free
- other currencies - 0.5 % from the amount
- collection of old, damaged notes USD, DEM - 8 % from the amount
- exchange of notes (except LVL) - 3 % from the amount

Cash withdrawal:

- LVL - free
- USD, DEM - 0.5 % from the amount
- Other currencies - under special agreement

- Check book issue - LVL 3 (USD 5)

TRANSFER OPERATIONS

- Credits of wire transfers for customers - free

Transfer of funds from the account into another account within the Bank

- free

Transfer of funds in LVL:

- for permanent customers of our bank

- LVL 0,20

- for occasional transactions

- LVL 0,30

Quick transfer in LVL

- LVL 5.00

Transfer of funds in RUR

- 0.5 % from the amount (min. USD 5)

In other soft currencies (BUR, UAH, MDL)

- USD 30

Transfer of funds in USD

- USD 45

Transfer of funds in EUR in EU countries:

- up to EUR 25,000

- EUR 45

- over EUR 25,000

- 0.2% from amount (min. EUR 60 max. EUR 150)

Transfer of funds in EUR outside EU countries:

- up to EUR 2,500

- EUR 60

- EUR 2,500 to EUR 25,000

- EUR 70

- over EUR 25,000

- 0.2% from amount (min. EUR 80 max. EUR 150)

Transfer of funds in GBP in UK

- GBP 20

Transfer of funds in GBP outside UK:

- up to GBP 10,000

- GBP 30

- over GBP 10,000

- GBP 45

Transfer of funds in other hard currencies (JPY, CAD, AUD)

- 0.5% from amount (min. USD 70 max. USD 100)

Non standard payment

- depending on terms of the transfer (additionally to fees min USD 5)

Quick transfer in USD

- USD 100

Standing Order

- USD 10 monthly + standard fee for each transfer

Issuance of the electronic cheque

- USD 20

Transfers to cards serviced, but not issued by the bank:

- VISA, MasterCard

- 0.2 %, min. USD 20, max. USD 40

- edc/Maestro

- USD 10

Investigation of an effected payment

- USD 70

Modification of payment document at client's request after it has been accepted for fulfillment with Paritate Bank

- in foreign currencies

- USD 40

- in LVL

- LVL 2

Modification of payment documents at client's request after it has been accepted for fulfillment with Paritate Bank's correspondent bank

- USD 80

Payment cancellation order

- in foreign currencies

- LVL 48 (USD 80)

- in LVL

- LVL 5

PAYMENT CARDS ISSUED AND SERVICED BY PARITATE BANK

Eurocard/MasterCard

	Gold	Standard
- Card annual fee	USD 180	USD 120
- Card replacement fee	USD 120	USD 100
- Purchase fee	0.5 %	

- Bank cash withdrawal fee	1.5 % (min. USD 5.5)
- ATM cash withdrawal fee	1.5 % (min. USD 3)
- Allowed Credit annual interest rate	24 %
- Penalty annual interest rate	36 %
- Late settlement penalty	USD 5
- Bonus fee	USD 10
- Security deposit	USD 10,000 USD 3,000
- Annual interest on security deposit	2.5 %

edc/Maestro

For non-residents of the Republic of Latvia

- Card annual fee	USD 80
- Card replacement fee	USD 80
- Purchase fee	0.5 %
- Bank cash withdrawal fee	1.5 % (min. USD 5.5)
- ATM cash withdrawal fee	1.5 % (min. USD 3)
- Allowed Credit annual interest rate	28 %
- Penalty annual interest rate	56 %
- Late settlement penalty	USD 5
- Bonus fee	USD 10

edc/Maestro

For residents of the Republic of Latvia (USD)

- Card annual fee	USD 20
- Card replacement fee	USD 20
- Purchase fee	0.5 %
- Bank cash withdrawal fee	1.5 % (min. USD 5.5)
- ATM cash withdrawal fee	1.5 % (min. USD 3)
- Allowed Credit annual interest rate	28 %
- Penalty annual interest rate	56 %
- Late settlement penalty	USD 5
- Bonus fee	USD 10

edc/Maestro

For residents of the Republic of Latvia (LVL)

-	Card annual fee	LVL 12
-	Card replacement fee	LVL 12
-	Purchase fee	0.0 %
-	Bank cash withdrawal fee	1.75 % (min. LVL 1.5)
-	ATM cash withdrawal fee	1.75 % (min. LVL 1.5)
-	Allowed Credit annual interest rate	28 %
-	Penalty annual interest rate	56 %
-	Late settlement penalty	LVL 3
-	Bonus fee	LVL 6

SAVINGS DEPOSITS

The rates are available at the Bank.

LOANS AND CREDITS

Consideration of business-plan and the credit history of the client, Estimate of profitability of the loan scheme.

- max. LVL 18 (USD 30)

Short-term loan

- according to the Agreement

Overdraft

- under special Agreement

LETTERS OF CREDIT (LC)

LC issued by Paritate Bank:

-	LC opening and servicing	- 0.2%, not less than LVL 60.00 (USD 100)
-	Paritate Bank's confirmation of LC	- 0.3% not less than LVL 105.00 (USD 175)
-	LC term extension	- 0.1% / quarter not less than LVL 30.00 (USD 50)
-	Increase of the amount of LC	- 0.2% not less than LVL 30.00 (USD 50) from the increase of the amount
-	Amendment of LC terms and conditions	- LVL 35.00 (USD 60) for each
-	Revocation of the LC	- LVL 50.00 (USD 80)
-	Charge for inaccuracies and discrepancies in the presented documents	- LVL 30.00 (USD 50) for each

-	Return of unpaid documents	- DHL + USD 2
-	Deferred payment	- under special agreement
-	Payment against documents	- 0.15%, not less than USD 75
-	Reimbursement fee	- under special agreement
-	Transfer of funds	- USD 45
-	Telex message	- USD 10
-	Consultations of Bank's specialists	- LVL 10.00 (USD 18) one hour

Letters of Credit (LC) issued to the clients of Paritate Bank by other banks:

-	Notification fee	- LVL 45.00 (USD 75)
-	Amendment of LC terms and conditions	- 35.00 LVL (USD 60) for each
-	LC servicing	- 0.2% not less than LVL 60.00 (USD 100)
-	Paritate Bank's confirmation of LC	- 0.3% not less than LVL 105.00 (USD 175)
-	LC term extension	- 0.1% / quarter not less than LVL 30.00 (USD 50)
-	Increase of the amount of LC	- 0.2% not less than LVL 30.00 (USD 50) from the increase of the amount
-	Deferred payment	- under special agreement
-	Payment against documents	- 0.15%, not less than USD 100
-	Revocation of the LC	- LVL 60.00 (USD 100)
-	Consideration and verification of documents	- LVL 60.00 (USD 100)
-	Charge for inaccuracies and discrepancies in the presented documents	- LVL 30.00 (USD 50) for each
-	LC transfer	- under special agreement
-	Accept of drafts	- under special agreement
-	Reimbursement fee	- under special agreement
-	Bank's accept for deferred payment	- under special agreement
-	Return of unpaid documents	- DHL + USD 2
-	Transfer of funds	- USD 45
-	Telex message	- USD 10
-	Consultations of Bank's specialists	- LVL 10.00 (USD 18) one hour

CURRENCY EXCHANGE

Exchange of LVL into hard currency

- at Paritate Bank's rate

Exchange of RUR into USD

- at Paritate Bank's rate plus Bank's fee up to 0.6% from the amount of transaction

Exchange of USD into RUR

- at Paritate Bank's rate plus Bank's fee - 0.5% from the amount of transaction

Exchange of hard currency into another hard currency

- under special agreement

CHECK COLLECTION

You must pay the bank its commission for check collection and postage.

Important information for our clients.

Paritate Bank's commission for collection of checks – 1.5% from the amount.

operations (transactions)

banking fees

Postage – as follows.

Postage

Check's currency		Paid within 20 working days	Paid within 40 working days
USD	A check or checks total in amount under USD 5,000	USD 35	USD 20
	A check or checks total in amount over USD 5,000	USD 45	USD 40
FRF	Single check in amount under USD 5,000 (equivalent)	USD 20	USD 15
GBP	Single check in amount over USD 5,000 (equivalent)	USD 20	USD 15
DEM	Checks total in amount under USD 5,000 (equivalent)	-----	USD 35
CAD	Checks total in amount over USD 5,000 (equivalent)	-----	USD 45

Fee for the returned, unpaid checks

- LVL 9.00 (USD 15)

TRUST OPERATIONS

Under special agreement.

SERVICING THE INVESTMENTS

Under special agreement.

LEGAL SERVICES

Notarization of signature sample cards

- LVL 6.00 (USD 10)

Consultations, processing client's documents

- Min LVL 12 (USD 20) /hour + communication & third party expenses

ADDITIONAL SERVICES

Certifications

- Standard certification (for submission to state institutions of the Republic of Latvia)

- LVL 1.00

- Other certifications

- LVL 6.00 (USD 10)

Mailing Expenses

- Non-registered letter

- LVL 1.20 (USD 2)

- Other parcels sent by post

- LVL 3.00 (USD 5) + courier fees

Telex messages

- USD 10

S.W.I.F.T. messages

- USD 10

Copy of telex, S.W.I.F.T. message

- LVL 0.6 (USD 1)

Facsimile transmissions

- LVL 3.00 (USD 5) / page

Copying of documents

- LVL 0.12 (USD 0.20) / page

- LVL 6.00 (USD 10) +

Execution of formal invitations to
Latvia for the bank's clients

invitation notarization
expenses charged in the
Department of Immigration

Delivery expenses are not included in the fee.

Checking accounts that stay idle for 6 (six) months and showing the balance of no more than LVL 12 or USD 20, will be closed without any notification of the Client.

Cash office is open on weekdays from 10 a.m. to 2 p.m. and from 2.30 p.m. to 5 p.m., in the Bank's main office in Riga, 4 Terbatas Street.

Amounts exceeding LVL 5000 and equivalent in other currencies are to be ordered from the Bank two days prior to planned withdrawal.

Commissions of third parties are covered at the payer's expense.

Instructions received until 2 p.m. Latvian time, accomplished in 2 hours.

The rate applied for residents of Latvia is 0.2%, min USD 20, max USD 45.

Payment is standard in case if:

- It is made by the bank within the terms determined by the agreement;
- The payment order is sent via Client-bank system or confirmed by Test Key (Code Tables), DigiPass;
- The order contains all requisites requested for its fulfillment.

The transfer of funds is considered a quick transfer if the instruction to perform it has been received by the bank after 5 p.m. Latvian time. In such case the client must indicate the value date on the payment order.

The fee is not applied to automatic RUR to USD exchange orders.

All LCs are subject to terms and conditions set forth in Publication #500 of International Chamber of Commerce, 1993, "Uniform Customs and Practice for Documentary Credits".

Commissions of third parties are covered at the client's expense.

- The Commission rates are applied to the standard banking operations. The Bank has the right to charge special extra fees for other, special cases.
- Commissions charged in accordance with Banking Fees, as well as other kinds of payments are written off from the Client's account after the validation of operation, on the same day or later, but not later than within 1 month's time since the operation has been validated. Should the Client's account balance turn out to be insufficient for payment for Bank services, the Bank should unconditionally write such amounts off from any funds entered into the Client's accounts.

PRICE LIST**"Paritate Online" banking system**

- setup fee USD 50
- setup fee for card account USD 30
- setup fee for additional user (for accounts with existing "Paritate Online" connection) USD 20
- repeated issuance fee USD 20
- unsubscription free of charge
- Exchange of Client Bank software for Paritate Online banking system USD 20
- Exchange of Code Tables for Paritate Online banking system free

You are not required to pay any subscription fee for Paritate Online banking system.

The bank reserves the right to change the Price list without prior notice.

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Currency Exchange Rates

Markka	0.006	1
FRENCH Fr	0.000	1
OK Drach	0.488	1
ISM Punt	21.68	0.00
Libra	0.060	7.383

Currency converter☐ I want to buy☒ I want to sell amount

US Dollar, USD	▲
Euro, EUR	
British Pound, GBP	
Swiss Franc, CHF	
German Mark, DEM	
French Franc, FRF	
Netherlands Guilder, NLG	
Finnish Markka, FIM	
Spanish Peseta, ESP	▼

for

US Dollar, USD	▲
Euro, EUR	
British Pound, GBP	
Swiss Franc, CHF	
German Mark, DEM	
French Franc, FRF	
Netherlands Guilder, NLG	
Finnish Markka, FIM	
Spanish Peseta, ESP	▼

Currency exchange rates amount

US Dollar, USD	▲
Euro, EUR	
British Pound, GBP	
Swiss Franc, CHF	
German Mark, DEM	
French Franc, FRF	
Netherlands Guilder, NLG	
Finnish Markka, FIM	
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* Valid for amounts less than USD 5,000 equivalent.

* If you want to convert the currency not listed here or amount more than 5,000 USD equivalent, please contact Paritate Bank.

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Banking Correspondents



Please look for the currency of interest to you. Please make sure the "f/o your account name, account # xxxx xxxx xxxx" information is added to the payment details.

Correspondent accounts of Paritate Bank for payments in

USD

- ACC.70-55.041.206 WITH RAIFFEISEN ZENTRALBANK OSTERREICH AG, VIENNA, AUSTRIA, SWIFT: RZBAATWW
- ACC.947088100 WITH DEUTSCHE BANK, FFM, GERMANY, SWIFT: DEUTDEFF
- ACC.140/00/066600002 WITH NATIONAL WESTMINSTER BANK PLC, LONDON, UK, BRANCH SORT CODE 60-00-04, SWIFT: NWBKGB2L
- ACC. 19214010195 WITH HANSABANK-LATVIA, RIGA, LATVIA SWIFT: DLBRLV2X, COR ACC.04-097-348 WITH BANKERS TRUST, COMPANY, SWIFT: BKTRUS33
- ACC.874 0056 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARXLV22, COR ACC.04-407-692, WITH BANKERS TRUST COMPANY, SWIFT: BKTRUS33

SEK

- ACC.99-41 009 169 WITH SVENSKA HANDELSBANKEN, STOCKHOLM, SWEDEN, SWIFT: HANDSESS

GBP

- ACC.440/00/04596870 WITH NATIONAL WESTMINSTER BANK PLC, LONDON, UK, BRANCH SORT CODE 60-00-04, SWIFT: NWBKGB2L

CAD

- ACC. 09591-100-169-2 WITH ROYAL BANK OF CANADA, TORONTO, CANADA, SWIFT: ROYCCAT2

DEM

- ACC.947088100 WITH DEUTSCHE BANK, FFM, GERMANY, BLZ 500 700 10, SWIFT: DEUTDEFF

CHF

- ACC. 06214010195 WITH HANSABANK-LATVIA, RIGA, LATVIA, SWIFT: HABALV22, COR ACC.PO-167, 990.0 WITH UBS AG, SWIFT: UBSWCHZZ80A
- ACC.874 0056 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARXLV22, COR ACC.PO-167, 844.0 WITH UBS AG, SWIFT: UBSWCHZZ80A

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DKK

- ACC.18075083 WITH UNIBANK OF LATVIA, RIGA, LATVIA, SWIFT: UNLALV2X

EUR

PARITATE'S BANK EAF SORTING CODE: 99900363

- ACC.947088110 WITH DEUTSCHE BANK, FFM, GERMANY, SWIFT: DEUTDEFF
- ACC.400886641000 WITH COMMERZBANK, FRANKFURT, GERMANY, SWIFT: COBADEFF
- ACC.5500010003711 WITH NATIONAL WESTMINSTER BANK PLC, LONDON, UK, BRANCH SORT CODE 60-00-04, SWIFT: NWBKGB2L
- ACC.000-55.041.206 WITH RAIFFEISEN ZENTRALBANK OSTERREICH AG, VIENNA, AUSTRIA, SWIFT: RZBAATWW
- ACC.2075083 WITH UNIBANK OF LATVIA, RIGA, LATVIA, SWIFT: UNLALV2X

AUD

- ACC.8740056 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARXLV22, COR ACC.LATV004 WITH NATIONAL AUSTRALIA BANK, SWIFT: NATAAU33032
- ACC. 03214010195 WITH HANSABANK-LATVIA, RIGA, LATVIA, SWIFT: HABALV22, COR ACC.100252201AUD112601 WITH COMMONWEALTH BANK OF AUSTRALIA, SWIFT: CTBAAU2S

LVL

- ACC. 700161119 WITH BANK OF LATVIA, RIGA, LATVIA SWIFT: LACBLV2X
- ACC.000 820 0083 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARX LV 22
- ACC.161083 WITH UNIBANK OF LATVIA, RIGA, LATVIA, SWIFT: UNLALV2X

LTL

- ACC.500073101 WITH VILNIAUS BANKAS AB, VILNIUS, LITHUANIA, SWIFT: CBVILT2X

RUR

- ACC.30111810800010109039 WITH INTERNATIONAL MOSCOW BANK, BIC 044525545, INN 7710030411, COR.ACC.30101810300000000545
- ACC.30111810900000001064 WITH CB "ALFA-BANK", MOSCOW, RUSSIA, COR ACC.30101810200000000593, BIC 044525593, INN 7728168971
- ACC.30111810600000000029 WITH BANK FOR FOREIGN TRADE OF RUSSIA (VNESHTORGBANK), MOSCOW, RUSSIA, COR ACC.30101810700000000187, BIC 044583187, INN 7702070139

UAH

- UAH ACC.16005001200009 WITH JSCB RAIFFEISENBANK UKRAINE, KIEV, UKRAINE, SWIFT: RZBUUAUK, MFO 300528

BYB

- BYB ACC.000 874 0056 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARXLV22, COR ACC.1702 580160 020, WITH AKB BELPROMSTROYBANK, MINSK, CODE 369

MDL

MDL ACC.000 874 0056 WITH PAREX BANK, RIGA, LATVIA, SWIFT: PARXLV22, COR ACC.2032500135 WITH AKB MOBIASBANCA S.A., KISHINEV, MFO 280101749

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Downloadable Items

Format

File

Corporate Account Opening Application Form

MS Word
6.0/95[CAE.doc](#)

Personal Account Opening Application Form

MS Word
6.0/95[PAE.doc](#)

Savings Account Opening Application Form

MS Excel
5.0/95[deposit.xls](#)

Corporate Cirrus/Maestro ATM/debit card application

MS Word
6.0/95[atmcard.rtf](#)

Individual Cirrus/Maestro ATM/debit card application

MS Word
6.0/95[indcard.rtf](#)

Credit Card Authorization Slip

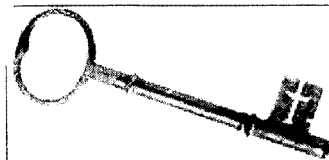
MS Word
6.0/95[authoriz.rtf](#)

Paritate Online Order Form

MS Word
6.0/95[online.doc](#)

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PGP Public Block



Pretty Good Privacy (PGP) is a product enabling the secure email exchange via Internet. The free download of different versions of this software for different platforms can be found here. If you want to email us using PGP please copy the public block from this page.

Public block for:

- [PGP 2.6.3 i.a. version](#)
- [PGP 5.0i version](#)

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F.A.Q.



Where is Paritate Bank's physical location? How long has it been in business?

How can I set up an account without coming to the bank?

How can I operate my account remotely? Can I operate my account via Internet?

What is the minimum deposit to maintain my account? What is the opening fee and how can I pay it?

Will Paritate exchange my funds into the local currency (the Latvian Lats, LVL)? What does Paritate mean by multi-currency account?

How can I transfer funds into my account?

Can I deposit checks or money orders into my account?

Am I paid interest on my business account?

How can I check my current account balance?

How can I withdraw cash from my account?

Can I get a credit or debit card from Paritate?

Will information about my account data be reported to any third parties?

Can I write a secure (PGP-encrypted) message to Paritate?

Finally, can I simply call the bank to speak to someone?

Where is Paritate physically located? How long has it been in business?

Paritate Bank is a joint stock company located in Riga, Latvia. We recently moved to our new location at 4, Terbatas street in Riga. The Baltic States of Latvia, Estonia and Lithuania are small countries on the shores of the Baltic Sea, south of Sweden and Finland and west of Russia. The three Baltic States have been developing democratic governments and free market economies since regaining their independence from the USSR in 1991.

Our main offices are located at 4 Terbatas Street, Riga, Latvia. The bank is open week days 10 a.m.(1000) to 7 p.m. (1900) local time which is CET+1 or EST+7.

Paritate has been in the banking business since 1992. It ranks 10th among the 33 Latvian banks in terms of assets. Deloitte&Touche rated Paritate as the country's second most efficient bank in 1995 and Paritate's return on equity (RoE) index remain among the three top nationwide.

[Click here](#) to read more on Paritate Bank.

How to set up an account without coming to the bank?

You can submit an application form on line by [clicking here](#). The form will return an account number that you can use immediately for payments into your accounts. It is also possible to download the application form from [Download page](#) and to send it to the bank by fax or by mail.

Certain documents are needed to open an account. [Click here](#) for the details.

Can I operate my account remotely?

We offer a whole set of remote banking tools to operate your account. Take an advantage from Paritate Online banking system to operate your account via the Internet. We also offer the Digipass V5, a tested fax operation device which involves international long distance call charges from your local telephone company. For cash operations, we offer the [ATM card](#).

Account monitoring or operation is not yet possible via our website. We are in the process of establishing that feature and hope to have it available in the near future.

What is the minimum deposit to maintain my account? What is the opening fee and how can I pay it?

There is no minimum deposit or balance imposed on current accounts (with savings accounts it is USD 10,000). The opening fee depends on the type of account chosen. [Click here](#) to find the opening fees for the corporate business account. In any case, the opening fee includes one courier (normally, DHL) delivery of account items.

Will Paritate exchange my funds into the local currency (the Latvian Lats, LVL)? What does Paritate mean by multi-currency account?

We will not convert any client funds into Lats or any other currency without the client's specific order.

The multi-currency account feature gives you maximum flexibility. It allows you to maintain balances in a variety of different currencies within the same account. You can shift these balances at any time and can use the balance in one currency to make a payment in a different currency.

How can I send funds into my account?

Funds can be wired to your account at no cost to you. Please contact the bank via email to get the proper account details for specific currencies, or you can rely on your own expertise and use the list of our correspondent accounts for that purpose.

Can I deposit checks or money orders into my account?

Yes. We accept checks, banker's drafts made in USD, GBP, FRF, DEM, as well as money orders and travellers checks in USD. [Click here](#) to find the collection fees and terms. Before sending any checks to the bank, please make sure all endorsements have been made in accordance with our bank's requirements.

Am I paid interest on my business account?

Interest is not paid on business accounts but corporate account holder savings accounts can be opened easily.

How can I check my current account balance?

The bank mails monthly statements free of charge. If you prefer, for purposes of privacy, we can hold these statements for you rather than mailing them. Clients who have the [Paritate Online](#) access can get new account reports immediately at any time.

How can I withdraw cash from my account?

Paritate offers the ATM card for that purpose. As well as you can withdraw funds during a personal visit to the bank - we ask that you notify us ahead of time and have your valid passport with you.

Can I get a credit or debit card from Paritate?

Paritate Bank can currently provide its clients with MasterCard secured credit cards. Applications are considered on an individual basis.

Cirrus/Maestro debit cards are available to all clients. [Click here](#) to read more on debit card fees.

Will information about my account data be reported to any third parties?

Latvian law requires banks to keep clients' data in secret. Client and/or account information can be disclosed only upon the authorization of the account holder. In a limited number of cases information may be disclosed to Latvian authorities as prescribed by Latvian banking law.

Can I send a secure (PGP-encrypted) message to Paritate?

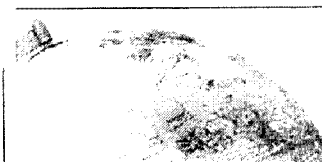
We can reply to PGP 2.6.3ia and PGP 5.Xi encrypted messages. Our public blocks are available [here](#).

Finally, can I simply call the bank to speak to someone?

Sure, and we will be happy to talk to you! Please dial (371) 7041300 or 7041352 from 10 to 19 hours Latvian time (CET+1, EST+7).

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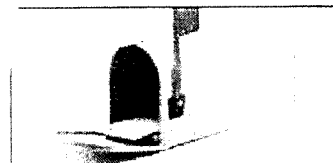
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SAVING
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Contact Us



Address	Paritate Bank 4, Terbatas Str., LV-1134 Riga, Latvia
Phone (GMT + 02:00, CET + 01:00)	+(371) 704 1352
Fax	+(371) 704 1357
Telex	161381 PRTBK LV
SWIFT	PRTT LV22
EAF sorting code	99900363
Internet	Contact form
E-mail	mail@parity.lv
Sprint	PARITATE.BANK/DUNSOFT

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About Paritate



Moving ahead of competition.

Banking and investing through overseas financial institutions has become a matter of necessity for savvy individual investors and companies.

Paritate Bank was founded in Latvia in 1992 to provide banking services to individuals and local business community and to promote commercial links with the outside world. In the intervening years, Paritate Bank has evolved through a combination of commitment to personalized service and a global view. Banking with Paritate is reliable and easy. Its success is measured by sustained growth in assets under administration and international market penetration.

From this small and traditional as well as serene and beautiful European country, Paritate Bank serves international corporate, investment and financial clientele by providing high standards of service, in-depth expertise and wide range of innovative products. The globalization of business makes it attractive to operate foreign ventures in Latvia is stable jurisdiction unaffected by political interference.

What should you look for in an overseas bank? The basics are not that much different from the reasons you use to choose your bank at home - service, convenience, and financial stability. Banks should make it easy and convenient to transfer funds globally and be located in countries with stable political situation, friendly to foreign nationals.

Confidentiality - Historically this has been a major reason for banking overseas. Latvia refuses to go along with this trend and have strict confidentiality laws.

Customer is responsible for compliance with the banking, tax and reporting laws and other requirements of his or her home country that may be applicable to his or her use of a foreign-based bank account.

Otherwise, private activities of depositors are tenaciously guarded by the law. With the right preparation you can structure overseas investments so that no one other than you will know what assets are being held at Paritate Bank.

International Trade - Companies engaged in international trade frequently use Paritate Bank for overseas investing and transactions. A bank located in Latvia offers a stable platform for dealing in most European markets. In addition, personnel of Paritate Bank frequently have experience with and contacts in other countries. Money can be moved to Paritate Bank account in one currency and paid out in another currency.

If overseas banking and investing fits your financial needs, you will want to consider Paritate Bank. Latvian banking and tax laws and Paritate is expertise make it competitive with any other bank in the world. The ease with which a Paritate account can be established is unmatched. Paritate is set of unique remote banking tools allows you to manage your account from anywhere.

In a world characterized by political uncertainty, financial and market volatility and rapidly changing values, consistency and continuity are virtues. Throughout its history, Paritate Bank has been built on working partnerships with the clients. It is in this spirit of partnership, hard work, and personal service that the Bank has developed and it

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Open an Account



It takes a moment to open an account. We provide one-stop financial source for all your banking and investment needs. Fast and convenient on-line application and processing. Private account communication is encrypted for security. For additional information about PARITATE Bank's commitment to providing the best services both online and offline please read Moving ahead of competition.

- [Personal Account](#)
- [Corporate Account](#)

A major CREDIT card is available. No prior credit history requirement. Debit card can get you cash at over 430,000 Cirrus stations. It is accepted at about 2.8 million locations throughout the world, and provides fast and easy access to the funds otherwise available at your banking accounts with Paritate.

- [ATM/Bank Card](#)
- [MasterCard for Internet](#)

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Washington Mutual Bank

From: Washington Mutual Bank
To: [REDACTED]
Subject: Branch Outgoing Customer Advice copy - Fax
Date: Thursday, December 16, 1999 2:22PM

b6
b7C

DEPARTMENT/BRANCH COPY OF OUTGOING WIRE

DEPARTMENT/BRANCH: MELIORATIONS MANAGEMENT TEAM

We have DEBITED your general ledger account # [REDACTED] on 1999-12-16

Outgoing Wire Transfer Information

Amount: \$25,000.00

Beneficiary: OFFSHORE PROFIT CENTER IN

Account Number: [REDACTED]

Address: SAN JOSE, COSTA RICA

Sender:

Bank Name: WMB

ABA Number: [REDACTED]

FRB Outgoing Confirmation Number: [REDACTED]

Reference Number: [REDACTED]

By Order Of: MELIORATIONS MANAGEMENT TEAM -F

Account Number: [REDACTED]

Address: [REDACTED]

Receiver:

Bank Name: BK OF NYC

ABA Number: [REDACTED]

Originator Bank:

Account Number: [REDACTED]

Address: [REDACTED]

Intermediary Bank:

Account Number: [REDACTED]

Address: [REDACTED]

Beneficiary Bank: PARITATE BANK

Account Number: [REDACTED]

Address: LV-1134 RIGA, LATVIA

Instructing Bank:

Account Number: [REDACTED]

Address: [REDACTED]

Drawdown Originator:

Account Number: [REDACTED]

Address: [REDACTED]

Reference for Beneficiary

Originator to Beneficiary

Bank to Bank Information

Miscellaneous Information:

END Wire Transfer Information

[redacted]
From: OPC International <office@offshoreprofit.com>
To: WCES <mail@extremezone.com>
Sent: Tuesday, December 14, 1999 7:17 AM
Subject: Re: Nauru Bank

Dear Sir,

Congratulations for winning the auction!

Please send your wire transfer of \$25,000 to:

WIRE TRANSFER INSTRUCTIONS

Please send your wire transfer to:

Intermediary Bank:
SVENSKA HANDELSBANKEN STOCKHOLM, SWEDEN, SWIFT-HAND SE SS

Beneficiary Bank:
BARITATE BANK, LV-1134 Riga, Latvia
USD [redacted]

Payment Details:
"Deposit for Offshore Profit Center, Inc. [redacted]"

Amount: \$25,000 *SANDBASE C.R.*

The bank's name is Mercantile Finance Bank. We'll have the seller courier you all relevant documents immediately upon receipt of funds.

In the meantime, please prepare the following documents:

- * Curriculum Vitae (Resume) of Beneficial Owner
- * 2 Bank References for Owner
- * 2 Character References for Owner
- * Statement of Owner's Net Worth (min. \$100k)
- * Statement that the owner has not been involved in any Nauru bank before and never been convicted by any court in or outside Nauru for any crime involving dishonesty and moral turpitude
- * Audited accounts of companies associated with the beneficial owner (if any).
- * Statement of the banks proposed activities

There is also a form of declaration that should be signed in the presence of a notary. In short, you declare yourself a honest, not criminal person with good business sense and

12/15/1999

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MISC:

FEDERAL BUREAU OF INVESTIGATION
FOI/PA
DELETED PAGE INFORMATION SHEET
FOI/PA# 1518281-000

Total Deleted Page(s) = 21

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PARITATE

European Bank for internet community

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Contact Paritate

Paritate makes it easy for you to do business with us

By e-mail

This is your virtual post office directly to Paritate Bank, JSC. You can send us comments, questions, or suggestions. You can use our sophisticated encryption process to ensure all information you submit online will remain confidential. If your browser is secure, click [here](#). To send non-confidential E-mail to Paritate, please click on the following e-mail address: mail@paritate.lv

By mail

To mail a document to Paritate Bank, JSC, please use this address:

Our mailing address

Paritate Bank, JSC
4 Terbatas Street
Riga, LV-1134
Latvia

By telephone or fax

Give us a call, we would like to hear from you. Whether you have personal or business needs, Paritate Bank professionals are standing by with your solution. This section gives you the phone and fax numbers (Mon. - Fri., 09 a.m. to 06 p.m., CET + 1, GMT + 2, EST + 7) of our:

Customer Service

Phone + (371) 704 1333

Fax + (371) 704 1377

Cards Department

Phone + (371) 704 1352

Fax + (371) 704 1316

Secretariat

Phone + (371) 704 1300

Fax + (371) 728 2981

Visit us

Paritate representatives will be happy to review your personal financial goals and objectives and to assist you with our products or services. You can also stop by to pick up product information, open a new bank or card account, or make additional investment.

Head office address

4 Terbatas Street
Riga, Latvia

b6
b7C

PARITATE

European Bank for Internet community

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About Paritate Bank

Opening its virtual doors in late 1995, Paritate Bank JSC, has become a European bank for the Internet community. Our strategy is simple. Use the Internet to communicate with our customers rather than build expensive branches. This is all about convenience.

From the comfort of your own home, you can start a bank account, order ATM, Debit or Credit Cards, get online access to your accounts, even transfer funds. Your cards will be accepted by the global ATM network, therefore you will enjoy worldwide access to your money 24 hours a day.

As for the security of Internet banking, our web-based financial services are supported by some of the most reliable technologies and proved security systems in the industry. Between our robust firewall, your personal password, and the encryption of your messages, the privacy is well protected. Plus, we continually review our Internet systems and internal procedures to ensure both financial stability and the highest possible security.

Paritate Bank is licensed under the Latvian law. Your account at the Bank and all transactions in that account are subject to, and governed by, Latvian law. Your deposits at the Bank are not insured by any regulatory or deposit insurance program outside Latvia, particularly, the Federal Deposit Insurance Corporation (the "FDIC"); of the United States. Paritate Bank is not licensed to engage in, and does not engage in any banking activities in any country or jurisdiction other than Latvia. All transactions in your account at the Bank are processed and credited to your account in Latvia.

**Sign up
now!**



PARITATE

the European bank for Internet community

the European bank for Internet community

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Bank online!



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Remote Banking Tools
Multi-Currency Accounts

Same day response

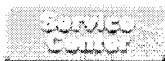
with bank online...



Apply online!



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Affiliate Program



My major Cards



No Credit History
ATM/Debit Card

Pay your partner by E-cheque
Privat Money

Bank account/ Credit card account/ Debit card account/ Service center/ Cheque Operations

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Terms, conditions and small print.

1 Nov 2000

To : SSA [redacted] - Miami Div
(fax: 305-787-6261)

From: Legat [redacted] - Tallinn

Subj: Riga Latvia Bank Coverage

[redacted]

Per our telcall, all three Baltic Countries (Estonia, Latvia and Lithuania) are covered by valid MLAT's. Financial Institution coverage is based on which bank the money will be wired to. I have good coverage at Paritate Bank [redacted]

Law allows UC ops and Title III type activities by police, but they must be approved by Prosecutor General. Good contacts with police, but corruption is always an issue. Depends on the target or account holder.

If you need to call me I will be at FBIHQ until Friday, 11/3/00 then I am in Ct. until Monday, when I head back to Estonia. [redacted]

[redacted] If you need to call HQ, POC is [redacted] at X9253. In CT call [redacted] Legat Tallinn fax is 011-372-668-8258.

Regards,

[redacted]

[redacted]

196D-MM-67461-201